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	APPLICANT David S. Bonalle et al.	
	FILING DATE March 27, 2004	GROUP 2612

U.S. PATENT DOCUMENTS						
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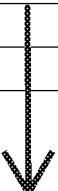

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
NN	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	2	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	3	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638, 02/17/2004, 4 pages
	4	KULKARNI, et al., "Biometrics: Speaker Verification" http://biometrics.cse.msu.edu/speaker.html, 03/08/2004, 5 pages
	5	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
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	8	LUETTIN, "Visual Speech and Speaker Recognition", http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html, 06/30/2000, 1 page
	9	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm, 01/2001
	10	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432, 02/02/2004, 2 pages
	11	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	12	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	13	Pay By Touch - Company, http://www.paybytouch.com/company.html
	14	ROBERTI, "TI Embraces Prox Card Standard", http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml, 03/06/2003, 2 pages
NN	15	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, http://www.computerweekly.com/Article127889.htm, 02/09/2004, 3 pages

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NN	16	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html, 02/26/2004, 2 pages
	17	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
	18	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
	19	WILSON, "Putting Their Finger on It", http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable, 02/09/2004, 2 pages
NN	20	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html, Copyright 2001, (Last Visited 10/09/2002)

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